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**ABSTRACT**

The present invention relates to a system that is scalable and configurable to  
5 include vending equipment audit capabilities, a card reader assembly having a card reader  
processor interface board for accepting card identification data as payment for items  
vended, an interactive interface and protocol for interconnecting the system to a  
computing platform, and support for a plurality of communication options that include  
wired, point-to-point wireless, and wireless WAN solutions. In addition, the present  
10 invention also relates to a system and method of effectuating a payment device for  
accepting card ID data, authorizing the validity of the card ID data, facilitating a vending  
transaction, settling the transaction to effect payment for the vended goods and services,  
gathering DEX and MDB audit data from the vending equipment, and data  
communicating with a plurality of remote locations.

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